

Information to identify the case:

Debtor 1	Joseph Charles Bonacci	Social Security number or ITIN xxx-xx-8542
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Jessi Ortiz Bonacci	Social Security number or ITIN xxx-xx-3995
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 21-11439-CMG		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Joseph Charles Bonacci
aka Jessi Glora Ortiz

Jessi Ortiz Bonacci

6/4/21

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
District of New Jersey

In re:
Joseph Charles Bonacci
Jessi Ortiz Bonacci
Debtors

Case No. 21-11439-CMG
Chapter 7

District/off: 0312-3
Date Rcvd: Jun 04, 2021

User: admin
Form ID: 318

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Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 06, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Joseph Charles Bonacci, Jessi Ortiz Bonacci, 160 Pleasant Valley Road, Titusville, NJ 08560-2103
519120344	+ AES/BELA - US Bank, 2500 Broadway POB 203101, Helena, MT 59620-3101
519120357	+ Flagstar Bank, PO Box 660263, Dallas, TX 75266-0263
519120358	+ Hunterdon Medical Center OP, Certified Credit and Collection, PO Box 1750, Whitehouse Station, NJ 08889-1750
519120363	+ Sunnova Energy International, Inc., 20 Greenway Plaza, #540, Houston, TX 77046-2015
519120365	#+ Suzuki Medical Associates - Pennington, 3 Market Street, Suite 400, Plainsboro, NJ 08536-2080
519120368	+ Valley National Bank, PO Box 953, Wayne, NJ 07474-0953

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 04 2021 21:15:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jun 04 2021 21:15:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519120345	+ Email/Text: backoffice@affirm.com	Jun 04 2021 21:17:00	Affirm, 30 Isabella Street, Floor 4, Pittsburgh, PA 15212-5862
519120346	+ EDI: CAPITALONE.COM	Jun 05 2021 00:23:00	Capital One Bank USA NA, PO Box 31293, Salt Lake City, UT 84131-0293
519120347	+ EDI: CHASEAUTO	Jun 05 2021 00:23:00	Chase Auto Finance, PO Box 901076, Fort Worth, TX 76101-2076
519120348	+ EDI: CITICORP.COM	Jun 05 2021 00:23:00	Citicards CBNA, PO Box 6217, Sioux Falls, SD 57117-6217
519120351	+ EDI: NAVIENTFKASMDOE.COM	Jun 05 2021 00:23:00	Dept of Ed / Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
519120352	+ Email/Text: electronicbkydocs@nelnet.net	Jun 04 2021 21:16:00	Dept of Ed / Nelnet, PO Box 82561, Lincoln, NE 68501-2561
519120356	+ EDI: DISCOVER.COM	Jun 05 2021 00:23:00	Discover, PO Box 6103, Carol Stream, IL 60197-6103
519120359	EDI: IRS.COM	Jun 05 2021 00:23:00	IRS, 1719 Route 10 East, Parsippany, NJ 07054
519120362	EDI: JPMORGANCHASE	Jun 05 2021 00:23:00	JPMCB Card Services, PO Box 15369, Wilmington, DE 19850
519120366	+ EDI: RMSC.COM	Jun 05 2021 00:23:00	SYNCB/Athleta DC, PO Box 965024, Orlando, FL 32896-5024
519120367	+ EDI: RMSC.COM		

519121459	+ EDI: RMSC.COM	Jun 05 2021 00:23:00	SYNCB/Banarepdc, PO Box 965005, Orlando, FL 32896-5005
519120369	+ EDI: WFFC.COM	Jun 05 2021 00:23:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519120370	+ EDI: WFFC.COM	Jun 05 2021 00:23:00	Wells Fargo, PO Box 5185, Sioux Falls, SD 57117-5185
519120371	+ EDI: WFFC.COM	Jun 05 2021 00:23:00	Wells Fargo Card Service, Credit Bureau Dispute Resolution, PO Box 14517, Des Moines, IA 50306-3517
			Wells Fargo Card Service, Credit Bureau Dispute Resolution, PO Box 14517, Des Moines, IA 50306-3517

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519120360		IRS
519120349	*+	Citicards CBNA, PO Box 6217, Sioux Falls, SD 57117-6217
519120350	*+	Citicards CBNA, PO Box 6217, Sioux Falls, SD 57117-6217
519120353	*+	Dept of Ed / Nelnet, PO Box 82561, Lincoln, NE 68501-2561
519120354	*+	Dept of Ed / Nelnet, PO Box 82561, Lincoln, NE 68501-2561
519120355	*+	Dept of Ed / Nelnet, PO Box 82561, Lincoln, NE 68501-2561
519120361	*+	Jessi Ortiz Bonacci, 160 Pleasant Valley Road, Titusville, NJ 08560-2103
519120364	*+	Sunnova Energy International, Inc., 20 Greenway Plaza, #540, Houston, TX 77046-2015
519120372	*+	Wells Fargo Card Service, Credit Bureau Dispute Resolution, PO Box 14517, Des Moines, IA 50306-3517

TOTAL: 1 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 06, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 4, 2021 at the address(es) listed below:

Name	Email Address
Bunce Atkinson	bunceatkinson@aol.com NJ09@ecfcbis.com,maraujo@atkinsondebartolo.org,atkinson@remote7solutions.com
Denise E. Carlon	on behalf of Creditor Pingora Loan Servicing LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Scott H. Marcus	on behalf of Joint Debtor Jessi Ortiz Bonacci smarcus@npdlaw.com scottmarcusecf@gmail.com,plaws@marcuslaw.net,murbanski@marcuslaw.net;marcussr88726@notify.bestcase.com
Scott H. Marcus	

District/off: 0312-3
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User: admin
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on behalf of Debtor Joseph Charles Bonacci smarcus@npdlaw.com
scottmarcusecf@gmail.com,plaws@marcuslaw.net,murbanski@marcuslaw.net;marcussr88726@notify.bestcase.com

U.S. Trustee
USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5